

IL Tech Student Health Insurance Plan

2019-2020 STUDENT HEALTH INSURANCE COMPARABLE COVERAGE CHECKLIST

To waive SHIP enrollment, you will need to enter the following into the online electronic waiver form: policyholder first/last name; relationship to insured (i.e., self, spouse, parent); subscriber ID (member #), insurance company name, state, and phone number; and insurance type (e.g., HMO, PPO, etc.); in addition to the information noted below.

COMPARABLE COVERAGE CHECKLIST	Your Plan	Comparison to IL Tech SHIP
Type of Plan: Individual/ Family*		Individual*
Annual deductible		\$300
Annual out-of-pocket maximum (per ACA, individual plans must be no more than \$7,350 for individuals; family plans must be \$14,700)		\$6,850 (in network)
Please note: The requirements below are included in all ACA compliant insurance plans (i.e., employer-based, marketplace) Plan Requirements:		IL Tech SHIP benefits
In-network routine, non-emergency care, as well as emergency care, provided in the Chicagoland area (or local area where student will be residing and studying for the academic year)	Yes/ No	Yes
Treatment for pre-existing conditions (with no waiting periods or exclusions)	Yes/ No	Yes
Essential health benefits as defined by the Affordable Care Act (ACA):		
• Preventive services, wellness services, and chronic disease treatment.	Yes/ No	Yes
• Outpatient care (ambulatory patient services)	Yes/ No	Yes
• Emergency Services	Yes/ No	Yes
• Care for incidents related to alcohol or drug use without limitations	Yes/ No	Yes
• Hospitalization (treatment for inpatient care)	Yes/ No	Yes
• In-patient/ out-patient mental health services and addiction treatment	Yes/ No	Yes
• Prescription drugs	Yes/ No	Yes
• Rehabilitative services and devices	Yes/ No	Yes
• Laboratory services	Yes/ No	Yes
• Maternity and newborn care	Yes/ No	Yes
• Pediatric services	Yes/ No	Yes
• 100% coverage for immunizations and screening test such as blood test screenings for Tuberculosis.	Yes/ No	Yes
• Coverage for sexually transmitted infections and diseases; as any other illness or injury	Yes/ No	Yes
• Care with \$0 upfront out of pocket costs (copays do not apply)	Yes/ No	Yes
• Plan has a U.S.-based claims administrator, a U.S. telephone number and address for submission of claims, and the policy was issued in the U.S.	Yes/ No	Yes
Coverage for medical evacuation and repatriation expenses: • Required for all F-1 / J-1 students • Required for other students ONLY when they are studying/ traveling out of the U.S. during the current academic year	Yes/No/ NA	Yes
Active coverage from the day student arrives on campus through August 9, 2020 OR the end of their academic program (whichever comes first)	Yes/ No	Yes

This Checklist is provided for reference purposes only. Students still must waive SHIP enrollment online

*Students may enroll dependents into the SHIP to provide family coverage.